

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 10/01/2022 and ending 09/30/2023	
A	This return/report is for: ☐ a multiemployer plan ☒ a single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information		
1a	Name of plan FIRST COMMAND FINANCIAL PLANNING, INC. 401(K)-EMPLOYEE STOCK OWNERSHIP PLAN	1b	Three-digit plan number (PN) ▶ 001
		1c	Effective date of plan 11/05/1964
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) FIRST COMMAND FINANCIAL PLANNING, INC. 1 FIRSTCOMM PLAZA FORT WORTH, TX 76109-4978	2b	Employer Identification Number (EIN) 75-1054341
		2c	Plan Sponsor's telephone number 817-569-2344
		2d	Business code (see instructions) 523120

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.			
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.			
SIGN HERE	Filed with authorized/valid electronic signature.	07/10/2024	HEIDI CERBONE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/10/2024	HEIDI CERBONE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 971
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 753
a(2) Total number of active participants at the end of the plan year		6a(2) 769
b Retired or separated participants receiving benefits		6b 1
c Other retired or separated participants entitled to future benefits.....		6c 202
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 972
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 2
f Total. Add lines 6d and 6e		6f 974
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 927
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 23
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2I 2J 2P 2Q 2S 2T 3H 3I		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 10/01/2022 and ending 09/30/2023		
A Name of plan FIRST COMMAND FINANCIAL PLANNING, INC. 401(K)-EMPLOYEE STOCK OWNERSHIP PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST COMMAND FINANCIAL PLANNING, INC.	D Employer Identification Number (EIN) 75-1054341	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRINCIPAL LIFE INSURANCE COMPANY
42-0127290

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 37 50 64	CONTRACT ADMINISTRATOR	100562	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
	For calendar plan year 2022 or fiscal plan year beginning 10/01/2022 and ending 09/30/2023	

A Name of plan FIRST COMMAND FINANCIAL PLANNING, INC. 401(K)-EMPLOYEE STOCK OWNERSHIP PLAN		B Three-digit plan number (PN) ▶	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 FIRST COMMAND FINANCIAL PLANNING, INC.		D Employer Identification Number (EIN) 75-1054341	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: MORLEY STABLE VALUE FUND			
b Name of sponsor of entity listed in (a): PRINCIPAL GLOBAL INVESTORS TRUST CO			
c EIN-PN 93-6274329-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 542936	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning 10/01/2022 and ending 09/30/2023		
A Name of plan FIRST COMMAND FINANCIAL PLANNING, INC. 401(K)-EMPLOYEE STOCK OWNERSHIP PLAN	B Three-digit plan number (PN) ► 001	
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST COMMAND FINANCIAL PLANNING, INC.	D Employer Identification Number (EIN) 75-1054341	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....		1a	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	72329956389474
(2) Participant contributions.....		1b(2)	182865272
(3) Other.....		1b(3)	117643
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	25125842
(2) U.S. Government securities		1c(2)	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	
(B) All other		1c(3)(B)	
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	
(B) Common.....		1c(4)(B)	
(5) Partnership/joint venture interests		1c(5)	
(6) Real estate (other than employer real property)		1c(6)	
(7) Loans (other than to participants).....		1c(7)	
(8) Participant loans.....		1c(8)	647775657678
(9) Value of interest in common/collective trusts.....		1c(9)	288741542936
(10) Value of interest in pooled separate accounts		1c(10)	
(11) Value of interest in master trust investment accounts.....		1c(11)	
(12) Value of interest in 103-12 investment entities		1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds).....		1c(13)	5332669160534643
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	
(15) Other		1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	98837313	122792275
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	160352052	191065763

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	28249096	34633158
k Total liabilities (add all amounts in lines 1g through 1j)	1k	28249096	34633158

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	132102956	156432605
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	7631587	
(B) Participants	2a(1)(B)	4896421	
(C) Others (including rollovers)	2a(1)(C)	476407	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		13004415
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	749	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	29275	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		30024
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	22255	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1187414	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1209669
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	23954961	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		23954961

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-34703
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		7068866
c Other income	2c		137646
d Total income. Add all income amounts in column (b) and enter total	2d		45370878
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	20314756	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		20314756
f Corrective distributions (see instructions)	2f		121237
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		504674
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	100562	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		100562
j Total expenses. Add all expense amounts in column (b) and enter total	2j		21041229
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		24329649
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **WEAVER & TIDWELL, LLP**

(2) EIN: **75-0786316**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a	☒	☐	23558

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 10/01/2022 and ending 09/30/2023		
A Name of plan FIRST COMMAND FINANCIAL PLANNING, INC. 401(K)-EMPLOYEE STOCK OWNERSHIP PLAN		B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST COMMAND FINANCIAL PLANNING, INC.		D Employer Identification Number (EIN) 75-1054341
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-0127290 43-1971558		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☒ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☒ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☒ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☒ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
	a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
	b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
	c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
	b The corresponding number for the second preceding plan year.....	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

First Command Financial Planning, Inc.

401(k) – Employee Stock Ownership Plan

Financial Report

September 30, 2023

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All other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 are omitted because of the absence of the conditions under which they would apply.

Independent Auditor's Report

To the Participants and Plan Administrator of the
First Command Financial Planning, Inc. 401(k) – Employee Stock Ownership Plan
Fort Worth, Texas

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of First Command Financial Planning, Inc. 401(k) – Employee Stock Ownership Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of September 30, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended September 30, 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of September 30, 2023 and 2022, and for the years ended September 30, 2023 and 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (US GAAP).
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with US GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued (or when applicable, one year after the date that the financial statements are available to be issued).

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of US GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with US GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter — Supplementary Information Required by ERISA

The supplementary information listed in the table of contents as of and for the year ended September 30, 2023, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplementary information, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with US GAAS. For information included in the supplementary information that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

The Participants and Plan Administrator of the
First Command Financial Planning, Inc. 401(k) – Employee Stock Ownership Plan

In forming our opinion on the supplementary information, we evaluated whether the supplementary information, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplementary information, other than the information in the supplementary information that agrees to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplementary information related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Weaver and Tidwell, L.L.P.

WEAVER AND TIDWELL, L.L.P.

Dallas, Texas
July 9, 2024

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Statements of Net Assets Available for Benefits
September 30, 2023 and 2022

	2023			2022		
	Allocated	Unallocated	Total	Allocated	Unallocated	Total
ASSETS						
Investments, at fair value						
Money market fund	\$ 2,304,550	\$ -	\$ 2,304,550	\$ 2,430,899	\$ -	\$ 2,430,899
Mutual funds	58,255,935	-	58,255,935	50,896,043	-	50,896,043
Common collective trust	542,936	-	542,936	288,741	-	288,741
Company stock	88,678,803	34,113,472	122,792,275	77,807,474	21,029,839	98,837,313
Total investments at fair value	149,782,224	34,113,472	183,895,696	131,423,157	21,029,839	152,452,996
Receivables:						
Notes receivable from participants	657,678		657,678	647,775	-	647,775
Employee receivable	5,272		5,272	18,286	-	18,286
Employer receivable	6,507,117		6,507,117	7,232,995	-	7,232,995
Total receivables	7,170,067	-	7,170,067	7,899,056	-	7,899,056
Total assets	156,952,291	34,113,472	191,065,763	139,322,213	21,029,839	160,352,052
LIABILITIES						
ESOP Loan payable	-	34,633,158	34,633,158	-	28,249,096	28,249,096
Total liabilities	-	34,633,158	34,633,158	-	28,249,096	28,249,096
NET ASSETS (DEFICIT) AVAILABLE FOR BENEFITS	<u>\$ 156,952,291</u>	<u>\$ (519,686)</u>	<u>\$ 156,432,605</u>	<u>\$ 139,322,213</u>	<u>\$ (7,219,257)</u>	<u>\$ 132,102,956</u>

The Notes to Financial Statements are an integral part of these statements.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Statement of Changes in Net Assets Available for Benefits Year Ended September 30, 2023

	2023		
	Allocated	Unallocated	Total
ADDITIONS			
Investment income			
Interest, dividends and other income	\$ 1,210,418	\$ -	\$ 1,210,418
Net appreciation in fair value of investments	24,138,504	6,850,620	30,989,124
Net investment income	25,348,922	6,850,620	32,199,542
Other income			
Other income	137,646	-	137,646
Interest income on notes receivable from participants	29,275	-	29,275
Total other income	166,921	-	166,921
Contributions			
Employee contributions	4,896,421		4,896,421
Rollover contributions	476,407		476,407
Employer contributions	6,389,474	1,242,113	7,631,587
Allocation of 44,558.091 shares First Command Financial Planning, Inc.	888,488	-	888,488
Total contributions	12,650,790	1,242,113	13,892,903
Total additions	38,166,633	8,092,733	46,259,366
DEDUCTIONS			
Distributions to participants	20,435,993		20,435,993
Interest Expense		504,674	504,674
Administrative fees	100,562		100,562
Allocation of 44,558.091 shares First Command Financial Planning, Inc.	-	888,488	888,488
Total deductions	20,536,555	1,393,162	21,929,717
Net increase	17,630,078	6,699,571	24,329,649
NET ASSETS (DEFICIT) AVAILABLE FOR BENEFITS, beginning of year	139,322,213	(7,219,257)	132,102,956
NET ASSETS (DEFICIT) AVAILABLE FOR BENEFITS, end of year	\$ 156,952,291	\$ (519,686)	\$ 156,432,605

The Notes to Financial Statements are an integral part of this statement.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Note 1. Description of the Plan

The following brief description of the First Command Financial Planning, Inc. 401(k) – Employee Stock Ownership Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for complete information.

General

First Command Financial Planning, Inc. (the Company) established the Plan effective as of November 5, 1964. The Plan is a defined contribution plan that consists of a 401(k) component and a leveraged employee stock ownership plan (ESOP) subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The ESOP component is designed to comply with section 4975(e)(7) and the regulations thereunder of the Internal Revenue Code of 1986, as amended (IRC). The Trustees are Principal Global Investors Trust Company and Principal Trust Company (the Trustee or Principal), and the Custodian is Benefit Trust Company (the Custodian or Benefit Trust). An independent third-party serves as the ESOP Trustee and has exclusive authority and discretion to manage and control the assets of the ESOP, except to the extent the plan document expressly provides that the Trustee be subject to the direction of the ESOP Committee. The ESOP Committee consists of officers or other employees who serve at the request of the Board of Directors of the Company. A Plan Administrator appointed by the Advisory Committee administers the Plan.

Employee Stock Ownership Plan

In February 2021, the Plan purchased 794,171.2524 shares of the Company's common stock. The stock was purchased at a price of \$19 per share. The shares were purchased with a loan of \$15,089,254 and is scheduled to be paid off on February 24, 2051 (see Note 6). As the Plan makes each payment of principal, an appropriate percentage of stock is allocated to eligible employees' accounts in accordance with applicable regulations under the IRC.

During March 2022, the Plan purchased 542,571.4769 shares of the Company's common stock. The stock was purchased at a price of \$25 per share. The shares were purchased with a loan of \$13,564,287 and is scheduled to be paid off on March 28, 2052 (See Note 6). As the Plan makes each payment of principal, an appropriate percentage of stock is allocated to eligible employees' accounts in accordance with applicable regulations under the IRC.

During March 2023, the Plan purchased 445,094 shares of the Company's common stock. The stock was purchased at a price of \$16 per share. The shares were purchased with a loan of \$7,121,500 (See Note 6). That loan is scheduled to be paid off on March 29, 2053. As the Plan makes each payment of principal, an appropriate percentage of stock is allocated to eligible employees' accounts in accordance with applicable regulations under the IRC.

The borrowing is collateralized by the unallocated shares of common stock and is guaranteed by the Company. The lender has no rights against shares of common stock once they are allocated to participants in accordance with the terms of the ESOP. Accordingly, the financial statements of the Plan as of September 30, 2023 and 2022 and for the year ended September 30, 2023; present separately the assets, liabilities, and changes therein pertaining to:

- (a) the accounts of employees with vested rights in allocated common stock (Allocated); and
- (b) Common stock not yet allocated to employees (Unallocated).

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Eligibility

For the 401(k) component of the Plan, Employees of the Company, as defined by the plan document, and are generally eligible to participate in the Plan after attaining age eighteen. Employees can start participating in the Plan on the date of hire for the purposes of elective employee contributions, excluding employees covered by a collective bargaining agreement, nonresident aliens, and leased employees. Employees are automatically enrolled in the Plan at a rate of 6% and an increase of 1% each year on January 1st, up to a maximum of 10%. For the ESOP component, employees of the Company are generally eligible to participate in the Plan after attaining the age of eighteen and after one year of service, providing they worked at least 1,000 hours during such plan year. An eligible employee shall become a participant and receive allocations of Company ESOP contributions. Participants who do not have at least 1,000 hours of service during each Plan year or are not employed on the last working day of a Plan year are generally not eligible for an allocation of Company contributions for such year. An eligible employee shall become a participant and receive allocations of Company ESOP contributions.

Contributions

Participants may elect to contribute up to 75% of their pretax and/or Roth annual compensation up to the Internal Revenue Service (IRS) limit, as defined in the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investments of their contributions into various investment options offered by the Plan. Company contributions are determined annually at the discretion of the Company's Board of Directors, as either a profit sharing contribution or an ESOP contribution. Contributions may be in the form of cash or in shares of Company common stock, or a combination of both. Company common stock contributions shall be allocated solely to the ESOP contribution accounts of eligible participants based on the external valuation price of Company common stock as of the Plan's year-end.

Notes Receivable from Participants

Participants may borrow from their 401(k) portion of their accounts a minimum of \$3,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest is paid ratably through payroll deductions.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Payment of Benefits

Distributions on account of death, disability, retirement or termination of employment are made in a lump sum as soon as administratively possible for the 401(k) component of the Plan. For the ESOP component of the Plan, distributions on account of death, disability, or retirement are made in a lump sum in the Plan year following the event, and the amount to be distributed is based upon the immediately preceding valuation date. Distributions are made in cash for participants with elections. For those participants with no elections, their respective investment in the Company common stock is liquidated and is reinvested according to the participant's investment elections in the 401(k) component. Under the provisions of the Plan, the Company is obligated to repurchase participant shares, which have been distributed under the terms of the Plan if the shares are not publicly traded or if the shares are subject to trading limitations.

For the 401(k) component of the Plan, for vested account balances that exceed \$1,000, but are equal to or less than \$5,000, and the participant does not elect to receive a distribution, the Plan will pay the distribution in a direct rollover to an individual retirement account designated by the Plan Administrator as soon as administratively practicable following the end of the plan year in which the participant incurred the separation from service. If a participant's vested account balance exceeds \$5,000 and the participant does not consent to an earlier distribution, the participant's distribution will not be made without consent, unless required by law. For vested account balances less than \$1,000, the Plan shall distribute the participant's balance in a lump sum or direct rollover to another qualified plan as soon as administratively possible.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

Voting Rights

Each participant is entitled to exercise voting rights attributable to the shares allocated to his or her account and is notified by the Trustee prior to the time that such rights are to be exercised. The ESOP Trustee will vote the shares of the stock which are not allocated to any participant's account and shares that have been allocated to the participant's account but for which no voting directions have been received in the same proportion as the ESOP Trustee votes the shares for which they have received voting instructions. The Trustee is required, however, to vote any unallocated shares on behalf of the collective best interests of Plan participants and beneficiaries.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Participant Accounts

The Plan is a defined contribution plan under which a separate individual account is established for each participant. For the ESOP component, each participant's account is credited as of the last day of each Plan year with an allocation of shares of the Company common stock released by the Trustee from the unallocated account, forfeitures of terminated participant's non-vested accounts and Company ESOP contributions. Only those participants who are eligible employees of the Company as of the last day of the Plan year will receive an allocation. Allocations are based on a participant's eligible compensation, relative to total eligible compensation. Plan earnings are allocated to each participant's account based on the ratio of the participant's account balance. For the 401(k) component, each participant's account is credited with the participant's contribution and allocations of (a) the Company's profit sharing contribution and (b) Plan earnings. Participant accounts are charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. If a participant's employment with the Company terminates, he or she will vest in the balances in his or her account based on total years of service with the Company. Participants vest in the Company's profit sharing and ESOP contributions and any earnings thereon, at 20 % per year of service after two years of service, and are 100 % vested after six years of service, or upon occurrence of the participants retirement, death, or disability, as defined by the plan document.

Put Option

Under federal income tax regulations, the Company stock that is held by the Plan and its participants and is not readily tradable on an established market, or is subject to trading limitations, includes a put option. The put option is a right to demand the Company buy any shares of its stock distributed to participants for which there is no market. The put price is representative of the current appraised value of the stock. The Company can pay for the purchase with interest over a period of five years. The purpose of the put option is to ensure that the participant has the ability to ultimately obtain cash.

Diversification

Diversification in the ESOP component of a participant account is offered to participants close to retirement so that they may have the opportunity to move part of the value of their investment in Company common stock into investments that are more diversified. Participants who are at least age 55 with at least 10 years of participation in the Plan may elect to diversify a portion of their account. In each of the first five years, a participant may diversify up to 25% of the number of shares allocated to his or her account, less any shares previously diversified. In the sixth year, the percentage changes to 50%. Participants who elect to diversify transfer a portion of their ESOP account balance to a participant-directed account invested under various investment options.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Forfeitures

Plan forfeitures are allocated to current participants based upon the ratio of participants' covered compensation to total covered compensation for all eligible participants for the ESOP component or to reduce Plan expenses for the 401(k) component. As of September 30, 2023 and 2022, forfeited non-vested 401(k) accounts totaled \$9,168 and \$7,724, respectively, and there were no forfeited non-vested ESOP account balances. Forfeitures allocated to participants for the ESOP component during the year ended September 30, 2023 totaled \$185,881. No forfeitures were used to reduce Plan expenses for the 401(k) component.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (US GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Cash and Cash Equivalents

The Plan considers all highly liquid investments with a maturity of three months or less when purchased to be cash equivalents.

Allocations

The financial statements of the Plan present separately the assets and liabilities and changes therein pertaining to (a) the accounts of employees with rights in allocated stock (allocated) and (b) stock not yet allocated to employees (unallocated), including shares that are committed to be released. Shares are released from collateral and become allocated generally in the period in which debt service is actually paid.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and insurance company. See Note 4 for discussion of fair value measurements.

The shares of Company stock are reported at fair value. Fair value is determined annually by an independent appraisal. See Note 4 for discussion of fair value measurements. Dividend income is accrued on the ex-dividend date. Purchases and sales of securities are recorded on a trade-date basis. Realized gains and losses from security transactions are reported on the average cost method. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Payment of Benefits

Benefits are recorded when paid.

Note 3. Investments

For the 401(k) component, certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplementary information, including investments and notes receivable from participants held at September 30, 2023 and 2022, and net appreciation (depreciation) in fair value of investments, interest and dividends and interest income on notes receivable from participants for the year ended September 30, 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Principal Trust Company, the trustee of the Plan.

For the ESOP component, the Plan's investments, at September 30, 2023, are presented in the following table:

	Number of Shares	Cost	Estimated Fair Value
Company common stock			
Allocated	4,447,282	\$ 6,719,468	\$ 88,678,803
Unallocated	1,710,806	34,316,686	34,113,472
Interest bearing cash-allocated	-	25,842	25,842
Total	<u>6,158,088</u>	<u>\$ 41,061,996</u>	<u>\$ 122,818,117</u>

For the ESOP component, the Plan's investments, at September 30, 2022, are presented in the following table:

	Number of Shares	Cost	Estimated Fair Value
Company common stock			
Allocated	4,847,818	\$ 6,209,444	\$ 77,807,474
Unallocated	1,310,270	28,150,554	21,029,839
Interest bearing cash-allocated	-	251	251
Total	<u>6,158,088</u>	<u>\$ 34,360,249</u>	<u>\$ 98,837,564</u>

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Note 4. Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2023 and 2022.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end exchange traded funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Money market funds: Valued using the NAV of the fund shares.

Cash and cash equivalents: Held primarily in short-term money market funds, which are valued at cost plus accrued interest.

Company common stock: Valued at estimated fair value based upon an independent appraisal. This appraisal was based upon a combination of the market and income valuation techniques consistent with prior years.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Common collective trust: Valued at the NAV of units of a collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of September 30, 2023 and 2022:

	2023	2022
Level 1:		
Money market fund	\$ 2,304,550	\$ 2,430,899
Mutual funds	58,255,935	50,896,043
Total Level 1	60,560,485	53,326,942
Level 3:		
Company common stock	122,792,275	98,837,313
Total assets in the fair value hierarchy	183,352,760	152,164,255
Investments measured at net asset value:		
Common collective trust	542,936	288,741
Investments at fair value	<u>\$ 183,895,696</u>	<u>\$ 152,452,996</u>
	2023	2022
Common collective trust		
Fair value	\$ 542,936	\$ 288,741
Unfunded commitment	N/A	N/A
Redemption frequency	Daily	Daily
Other redemption restrictions	Notice required	Notice required
Redemption notice period	None	None

Changes in Fair Value of Level 3 Assets

The Plan trustee exercised put options and sold 445,094 shares valued at \$7,143,755 of the company stock to the Plan Sponsor for the year ended September 30, 2023. The Plan trustee repurchased 445,094 shares valued at \$7,121,500 for the year ended September 30, 2023.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2023 and 2022.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

The Company's common stock held by the Plan is reported at fair value based upon an appraisal. This appraisal was based upon a combination of the market and income valuation techniques consistent with prior years as illustrated in the following table:

Instrument	Fair Value	Principal Valuation Technique	Unobservable Inputs
First Command Financial Planning, Inc. common stock	\$122,792,275	Income approach	Discounted cash flow Enterprise value Weighted average cost of capital Discount rate Required return on equity Cost of debt Capital structure Discount for lack of marketability
		Market approach	Public comparables Revenue multiple EBITDA multiple Discount for lack of marketability

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Note 5. Nonparticipant Directed Investment

Information about the ESOP's changes in net assets and the significant components of the change in net assets relating to the nonparticipant directed investments is as follows for the years ended September 30, 2023:

Changes in net assets:	
Company contribution	\$ 7,631,587
Dividend on Company common stock	22,255
Proceeds via ESOP loan payable	7,121,500
Net appreciation	23,954,962
Benefits paid to participants	(14,234,264)
Interest expense	(504,674)
Other	(10,562)
Total	<u>\$ 23,980,804</u>

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

The fair value of the nonparticipant directed investment in First Command Financial Planning, Inc. common stock is approximately 78% and 75% of the Plan's net assets available for benefits as of September 30, 2023 and 2022, respectively.

Note 6. Loan Payable

In 2023 and 2022, the Plan entered into a \$7,121,500 (loan 3), and \$13,564,287 (loan 2) term loan agreement with the Company, respectively. In 2021, the Plan entered a \$15,089,254 (loan 1) term loan agreement with the Company. The proceeds of the loans were used to purchase Company common stock. Unallocated shares are collateral for the loan. Shares are released from collateral and allocated to participants as payments of principal and interest are made. The number of shares released in any year is the number of shares held as collateral, times the ratio of the current year payments divided by current and future years' principal and interest payments. This resulted in 26,472 (loan 1) and 18,086 (loan 2) shares being released and allocated for the plan year ended September 30, 2023. The agreements provide for the loans to be repaid over 30 years each.

Loan 1, loan 2 and loan 3 bear annual interest of 1.46%, 2.14% and 3.74% respectively.

The aggregate scheduled amortization of the loan for the next five years and thereafter is as follows:

<u>Year ending September 30,</u>	<u>Total</u>
2024	\$ 883,020
2025	901,208
2026	919,822
2027	938,876
Thereafter	<u>30,990,232</u>
	<u><u>\$ 34,633,158</u></u>

Note 7. Related Party Transactions and Party in Interest Transactions

Certain Plan investments are shares of mutual funds and common collective trust provided through Principal, the trustee of the Plan. Principal Trust Company is the trustee for the Plan and, therefore, these transactions qualify as party in interest transactions. All investment fund earnings or losses posted to each Plan participant's account are net of investment management fees charged by each investment fund under the Plan. For the ESOP component, the Plan invests in Company common stock and has indebtedness guaranteed by the Company. These are related party and party in interest transactions.

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Notes to Financial Statements

Note 8. Risks and Uncertainties

The Plan investments consist of the Company's common stock and various investment securities, which are exposed to various risks such as interest rate, market, and credit risks, as well as valuation assumptions based on earnings, cash flows and/or other such techniques. Market risks include global events, which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with the investment in the common stock and to uncertainties inherent in the estimations and assumptions, it is at least reasonably possible that changes in the value of the common stock will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits. The holdings of First Command Financial Planning, inc.'s common stock represent a significant concentration of the Plan's assets.

Note 9. Plan Termination

The Company reserves the right to terminate the Plan at any time, subject to plan provisions. Upon termination of the Plan, the Employee Stock Ownership Plan ESOP/PSP Committee or the Company directs the Trustee to pay all liabilities and expenses of the ESOP and to sell shares of financed common stock held as collateral to the extent it determines such sale to be necessary in order to repay the loan. Subsequently, the interest of each participant in the trust fund will be distributed to such participant or his or her beneficiary at the time prescribed by the Plan terms and the IRC. Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100 % vested in their Company ESOP contributions.

Note 10. Tax Status

The Plan has received a determination letter from the IRS dated November 29, 2017, stating that the Plan qualified under the IRC and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is currently designed, and being operated, in compliance with the applicable requirements of the IRC. Therefore, they believe that the Plan was qualified, and the related trust was tax-exempt as of the financial statement date.

US GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken a significant uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 11. Subsequent Events

Management's Review of Subsequent Events

The Plan has evaluated subsequent events through July 9, 2024, the date the financial statements were available to be issued.

Supplementary Information

First Command Financial Planning, Inc.
401(k) Employee Stock Ownership Plan

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions

Plan #001 / EIN: 75-1054341

September 30, 2023

Participant Contributions Transferred Late to Plan		Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51	
Check here if late participant loan payments are included: ☐		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP		
2023	\$ 5,272	\$ 5,272	\$ -	\$ -	\$	-
2022	18,286	-	18,286	-		-

First Command Financial Planning, Inc.

401(k) Employee Stock Ownership Plan

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

Plan #001 / EIN: 75-1054341

September 30, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost**	Current value
	Mutual Funds			
	Fidelity Investments	Fidelity Advisor Freedom 2025 Fund	\$ -	\$ 3,839,664
	Fidelity Investments	Fidelity Advisor Freedom 2035 Fund	-	3,745,419
	BlackRock	iShares S&P 500 Index Fund	-	3,946,550
*	Principal Funds Inc.	Principal Equity Income Fund	-	3,220,784
	Fidelity Investments	Fidelity Advisor Freedom 2045 Fund	-	3,022,293
*	Principal Funds Inc.	Principal LargeCap Growth Fund I	-	3,193,268
	MFS Mutual Funds	MFS US Government Money Market Fund	-	2,278,708
	Fidelity Investments	Fidelity Mid Cap Index Fund	-	3,487,897
*	Principal Funds Inc.	Principal MidCap Fund	-	2,822,400
	AMG Funds	AMG Yacktman Fund	-	2,337,776
	Fidelity Investments	Fidelity Advisor Freedom 2015 Fund	-	2,443,454
	MFS Investment Management	MFS Massachusetts Investors Growth Stock Fund	-	8,165,792
	Fidelity Investments	Fidelity Advisor Freedom 2030 Fund	-	1,793,274
	Fidelity Investments	Fidelity Advisor Freedom 2040 Fund	-	1,620,111
	The Royce Funds	Royce Total Return Fund	-	1,225,905
	Artisan	Artisan International Value Fund	-	1,228,805
	Fidelity Investments	Fidelity Advisor Freedom 2010 Fund	-	1,013,747
	Fidelity Investments	Fidelity Advisor Freedom 2055 Fund	-	952,616
	Baird	Baird Core Plus Bond Fund	-	1,030,544
	Fidelity Investments	Fidelity Advisor Freedom 2020 Fund	-	822,260
	Artisan	Artisan Developing World Fund	-	977,595
	Fidelity Investments	Fidelity Advisor Freedom 2050 Fund	-	845,244
	Fidelity Investments	Fidelity Advisor Freedom Income Fund	-	675,883
	Franklin Templeton Investments	Franklin US Government Securities Fund	-	461,819
	JOHCM Funds	JOHCM International Select Fund	-	640,729
	Artisan	Artisan High Income Fund	-	497,960
*	Principal Funds Inc.	Principal Diversified Real Asset Fund	-	227,875
	BlackRock	iShares MSCI Total International Index Fund	-	3,262,924
	Fidelity Investments	Fidelity Advisor Freedom 2005 Fund	-	255,260
	Fidelity Investments	Fidelity Advisor Freedom 2065 Fund	-	146,498
	Fidelity Investments	Fidelity Advisor Freedom 2060 Fund	-	66,078
	Fidelity Investments	Fidelity New Markets Income Fund		285,511
	State Street	State Street Global Advisors Government ST Investment Fund	-	25,842
		Total Mutual Funds	-	60,560,485
	Common Collective Trust			
*	Principal Global Investors Trust Company	Morley Stable Value Fund	-	542,936
	Company Common Stock			
*	First Command Financial Planning, Inc.	Common Stock (6,158,088 shares)	41,036,154	122,792,275
		Total investments at fair value	41,036,154	183,895,696
*	Participant Loans			
		Interest Rates: 4.75% - 6.25%	-	657,678
		Total	\$ 41,036,154	\$ 184,553,374

(*) Party-in-interest

(**) Cost is not required for participant directed funds

First Command Financial Planning, Inc.
401(k) Employee Stock Ownership Plan
Schedule H, Line 4j – Schedule of Reportable Transactions
Plan #001 / EIN: 75-1054341
September 30, 2023

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Identity of Party	Description of Asset	Purchase Price	Selling Price	Lease Price	Expenses	Cost	Current Value	Net Gain/ (Loss)
Single Transaction								
* Purchase	First Command Financial Planning, Inc. Common Stock	\$ 7,121,500	\$ -	\$ -	\$ -	\$ 7,121,500	\$ 7,121,500	\$ -
* Sold	First Command Financial Planning, Inc. Common Stock		\$ 7,143,755			\$ 7,143,755		\$ -

* Party-in-interest, as defined by ERISA

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

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P
EIN 75 1054341
PLAN NUMBER 001
PLAN YEAR 10/01/2022 TO 09/30/2023

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	BlackRock	Registered Investment Company iShares S&P 500 Index K Fund	\$ 0.00	\$ 3,946,565.86
	BlackRock	Registered Investment Company iShs MSCI Tot Intl Idx K Fund	\$ 0.00	\$ 3,262,923.84
	Artisan	Registered Investment Company Artisan Develop World Inst Fd	\$ 0.00	\$ 977,595.68
	Artisan	Registered Investment Company Artisan High Inc Instit Fund	\$ 0.00	\$ 497,960.26
	Artisan	Registered Investment Company Artisan Intl Value Inst Fund	\$ 0.00	\$ 1,228,803.29
	AMG Funds	Registered Investment Company AMG Yacktman I Fund	\$ 0.00	\$ 2,337,774.89
	Baird	Registered Investment Company Baird Core Plus Bond I Fund	\$ 0.00	\$ 1,030,544.37
	First Command Financial Planning, I	Employer Security ESOP - Employer Security	\$ 0.00	\$122,792,275.06
	Benefit Trust	Interest Bearing Cash ESOP Cash - Interest Bearing Cash	\$ 0.00	\$ 25,841.77
	Fidelity Investments	Registered Investment Company Fidelity Mid Cp Index Fund	\$ 0.00	\$ 3,487,895.53
	Franklin Templeton Investments	Registered Investment Company Franklin US Govt Sec R6 Fund	\$ 0.00	\$ 461,818.55
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2005 Z6 FD	\$ 0.00	\$ 255,260.40
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2010 Z6 FD	\$ 0.00	\$ 1,013,747.39
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2015 Z6 FD	\$ 0.00	\$ 2,443,454.12
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2020 Z6 FD	\$ 0.00	\$ 822,259.75

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

F C F P, I. 401()
P
EIN 75 1054341
PLAN NUMBER 001
PLAN YEAR 10/01/2022 TO 09/30/2023

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2025 Z6 FD	\$ 0.00	\$ 3,839,663.64
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2030 Z6 FD	\$ 0.00	\$ 1,793,273.96
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2035 Z6 FD	\$ 0.00	\$ 3,745,419.15
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2040 Z6 FD	\$ 0.00	\$ 1,620,110.78
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2045 Z6 FD	\$ 0.00	\$ 3,022,292.75
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2050 Z6 FD	\$ 0.00	\$ 845,244.46
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2055 Z6 FD	\$ 0.00	\$ 952,616.42
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2060 Z6 FD	\$ 0.00	\$ 66,078.39
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND 2065 Z6 FD	\$ 0.00	\$ 146,497.80
	Fidelity Investments	Registered Investment Company FID ADV FREEDM BLND INC Z6 FD	\$ 0.00	\$ 675,883.40
	Fidelity Investments	Registered Investment Company FIDELITY NEW MARKETS INC FUND	\$ 0.00	\$ 285,494.92
	JOHCM Funds	Registered Investment Company JOHCM Interntl Select Ins Fund	\$ 0.00	\$ 640,729.38
*	Principal Global Investors Trust Co	Common/Collective Trust Morley Stable Value Fund	\$ 0.00	\$ 542,936.00
	MFS Investment Management	Registered Investment Company MFS Mass Inv Growth Stk R6 Fd	\$ 0.00	\$ 8,165,791.11
	MFS Investment Management	Registered Investment Company MFS US Govt Money Market Fund	\$ 0.00	\$ 2,278,707.60

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

F C F P, I. 401()
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EIN 75 1054341
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PLAN YEAR 10/01/2022 TO 09/30/2023

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
*	Principal Funds Inc	Registered Investment Company Prin Diversified Real Asset R6	\$ 0.00	\$ 227,875.53
*	Principal Funds Inc	Registered Investment Company Prin Equity Income Inst Fund	\$ 0.00	\$ 3,220,787.03
*	Principal Funds Inc	Registered Investment Company Prin LgCap Growth I R6 Fund	\$ 0.00	\$ 3,193,267.13
*	Principal Funds Inc	Registered Investment Company Prin MidCap R6 Fund	\$ 0.00	\$ 2,822,400.38
	The Royce Funds	Registered Investment Company Royce SC Total Ret I	\$ 0.00	\$ 1,225,904.94
*	Participant Loans	Range of Interest Rates Rates Range From 4.75% To 6.25%	\$ 0.00	\$ 657,678.00

